In re Patent Application of:
SPALDING
Serial No. **09/837,664**
Filing Date: **April 18, 2001**
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In the Claims:

1.   (CURRENTLY AMENDED) A method for providing a secure transaction between a buyer and seller comprising the steps of:

pre-authorizing a purchase by a buyer notifying an authorization processor of an intent to purchase and the amount of the purchase;

approving the purchase at the authorization processor and generating an approval code to the buyer using a communications network;

~~sending~~ pre-supplying to a seller from the buyer ~~an approval~~ the approval code using a communications network;

receiving at the authorization processor an authorization request from the seller and providing an approval code to the seller via a communications network;

matching the approval code received from the buyer with an approval code received ~~from an~~ from the authorization processor; and

confirming the transaction between buyer and seller if a match is made between the approval codes.

2.   (ORIGINAL) A method according to Claim 1, wherein said authorization processor comprises one of at least a credit or debit card provider.

3.   (ORIGINAL) A method according to Claim 1, wherein said seller comprises a merchant.

2

4.   (CURRENTLY AMENDED)   A method according to claim 1, wherein said approval codes are transmitted and received via a computer network <u>as a communications network</u>.

5.   (ORIGINAL)   A method according to Claim 1, and further comprising the step of authenticating the identity of the buyer by the authorization processor before approving the transaction between the buyer and seller.

6.   (ORIGINAL)   A method according to Claim 1, wherein the transaction between buyer and seller is one for the purchase of goods and/or services.

7.   (ORIGINAL)   A method according to Claim 1, wherein a preauthorization is made to the authorization processor from the buyer via a voice call from the buyer.

8.   (ORIGINAL)   A method according to Claim 1, wherein said authorization processor comprises an interactive voice response unit for receiving and handling the voice call from the buyer.

9.   (ORIGINAL)   A method according to Claim 1, wherein the preauthorization comprises an approval code.

10.   (ORIGINAL)   A method according to Claim 9, wherein said preauthorization further comprises a credit card number.

11.   (CURRENTLY AMENDED)   A method for providing a secure transaction between a buyer and seller comprising the steps of:

pre-authorizing a purchase by a buyer notifying an authorization processor of an intent to purchase and the amount of the purchase;

approving the purchase at the authorization processor and generating an approval code to the buyer using a communications network;

receiving at a seller a transaction request from a buyer while also providing the seller ~~an authorization~~ the approval code;

requesting by the seller via a communications network an approval for the transaction request from an authorization processor;

returning to the seller via a communications network an authorization code; and

approving the transaction request if the authorization codes match.

12.   (CURRENTLY AMENDED)   A method according to Claim 11, and further comprising the step of providing normal credit card information to the seller from the buyer together with the ~~authorization~~ approval code.

13.   (CURRENTLY AMENDED)   A method according to Claim 11, and further requesting by the buyer an ~~authorization~~ approval code from the authorization processor to forward to the seller.

4

14.   (ORIGINAL)   A method according to Claim 11, wherein said authorization processor further comprises one of at least a credit or debit card provider.

15.   (ORIGINAL)   A method according to Claim 11, wherein said seller comprises a merchant.

16.   (CURRENTLY AMENDED)   A method according to Claim 11, wherein request for an ~~authorization~~ approval code is made to the authorization processor from the buyer via a voice call from the buyer

17.   (ORIGINAL)   A method according to Claim 16, wherein the authorization processor comprises an interactive voice response unit for receiving and handling the voice call from the buyer.